

EXHIBIT A

FAX	To:	UCHA2
	Fax No:	██████2679
	From:	BOOTH SUSAN D
	Contact No:	
	Date:	02-23-2022 5:15 PM
	Subject:	CLIPS
	No. of Pages (with cover):	8

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**MORTGAGE**

PHH Mortgage Services
1 Mortgage Way
Mt. Laurel NJ 08054

Tel 877-744-2506
Fax 856-917-8300

February 23, 2022

Account Number: [REDACTED] 9651

[REDACTED] 2679
Booth Susan D

Property Address:
2042 E Willow Wick Rd
Gilbert AZ 85296-2748

Mortgagor(s): Susan D Booth

PAYOFF QUOTE
VALID THROUGH March 22, 2022

Dear Customer(s),

A payoff quote was requested for account number [REDACTED] 9651. The total amount due is \$ 104,420.05, which will be valid through March 22, 2022. After this date, please request a new payoff letter.

As of the date of this letter, the mortgage account is current. The next payment is due on March 01, 2022.

Refer to the following pages for a detailed breakdown of this quote and for payment instructions.

Payoff funds should be sent by wire transfer, cashier's check, certified bank check, title company check, money order, attorney's escrow check, MoneyGram or Western Union. Funds not remitted in one of these forms will be returned, and the payoff will not be processed.

After receiving payoff funds, we will verify all amounts due and contact the issuer of the funds in the event of any discrepancies. After the payoff funds have been applied and the account has been reconciled, any overpayment of funds will be returned to the remitter through regular mail within 20 business days of the date the funds are received. Please allow additional time for mailing.

For any questions, our Customer Care Center can be reached at the phone number listed above Monday through Friday from 8:00 am to 9:00 pm and Saturday from 8:00 am to 5:00 pm ET.

Sincerely,
Loan Servicing
HA2 XP741



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See below for a breakdown of the total amount required to pay off the account referenced above on or before March 22, 2022, as well as complete payoff instructions.

Important Note: If there is an escrow account associated with the mortgage for property taxes and insurance, we may need to pay the tax and insurance bills before this payoff quote expires on March 22, 2022. Any additional disbursements made on behalf of the mortgage will be added to the amounts due on payoff.

A Lien Release Fee and Recording Fee are the costs charged by the county in which the property is located to record a lien release as allowed pursuant to the terms of the security instrument. A Lien Release Fee and Recording Fee will only be charged when the loan is paid in full and as allowed by applicable law. A Lien Release Fee and Recording Fee will be assessed in the amount of the actual cost which may vary at the time of recording.

Due Date of Monthly Payment: March 01, 2022

Interest Rate 6.000000%

Principal	\$	103,467.53
Interest		874.52
Lien Release Fee		15.00
Recording Fee		33.00
Corporate Seconds		.00
Priority Stmt Fee		.00
Payoff Quote Fee		30.00

TOTAL PAYOFF AMOUNT DUE BY 03-22-22	\$	104,420.05
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Bank Wire Fee	\$	25.00
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TOTAL PAYOFF AMOUNT DUE VIA BANK WIRE TRANSFER BY 03-22-22	\$	104,445.05
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Next Due Date		03-01-22
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Quoted Date		02-23-22
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Payoff Quote Expiration Date		03-22-22
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Original Principal Balance	\$	155,000.00
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Funds received after the "Total Amount Due to Pay Loan in Full" date indicated require additional interest of \$ 17.01 per day.

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PAYOFF REQUIREMENTS AND CONDITIONS

Certified funds are required for payoff. Payoff funds must be provided via certified funds, such as bank wire transfer, cashier's check, certified bank check, title company check, money order, attorney's escrow check, MoneyGram or Western Union. Non-certified payments will not be accepted and the payoff will not be processed.

HOW TO SUBMIT PAYOFF FUNDS

Bank wire transfers are preferred. Bank wire transfer is the fastest, safest and most convenient payment option. Because this is the fastest option, it may also save money on per-diem interest.

To make a bank wire transfer, provide the information listed under payment methods to the remitting bank.

Be sure to always include the account holder's name, property address and account number on any remittance. If funds cannot be wire transferred, send the payment in certified funds by overnight mail as shown below.

Details for bank wire transfer:

M & T Bank
1 MT Plaza, Buffalo, NY, 14203
ABA: [REDACTED]046 / Account Number: [REDACTED]8821
Credit to: PHH Mortgage Services

Mail certified funds via overnight mail to:

PHH Mortgage Services
Attn: Cashiering / Payoff Department
Mail Stop SV-20
1 Mortgage Way
Mount Laurel, NJ 08054

All checks and money orders should be made payable to PHH Mortgage Services. The mortgage account number, account holder's name and property address must be included on the front of any check or money order. For same-day processing, wire transfer, check and money order payments must be received by 5:00 pm ET.

This payoff amount is subject to change. To the extent permitted by law, PHH reserves the right to correct any portion of this statement at any time.

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IMPORTANT NOTICES

- * All balances are subject to change as a result of any transactions, the assessment of any fees or any costs being incurred with respect to the account that occur prior to the application of payoff funds.
- * Similarly, if any payments applied to this account within the thirty (30) days prior to the date of this payoff quote are reversed for any reason, including but not limited to insufficient funds or a stop payment being placed on a check, this payoff quote is deemed invalid.
A new payoff quote must be obtained from us to reflect the correct amount due and owing. Subsequent payoff quotes will reflect the full amount due and are subject to change for the reasons referenced above.
- * If the account is currently subject to a foreclosure action, we will not delay or dismiss any pending foreclosure action while awaiting your payoff payment. Additional attorney's fees and costs may accrue between the date of this letter and the date of payoff. In addition, these charges do not include additional advances that may be made after the date of this letter.
- * Please contact this office to verify the exact amount due before tendering any funds.
- * Notice of continued ACH enrollment: If the account is enrolled in automatic debit of the monthly mortgage payment from your financial institution (ACH), please be aware that the monthly payment will continue to debit each month until you cancel or as of the date the account pays in full. Please contact us on the number listed above at least 3 business days prior to the next scheduled withdrawal date if you wish to stop this service prior to the next scheduled withdrawal date.
- * Overpayment or underpayment of payoff amount.
After receiving payoff funds, we will verify all amounts due and contact the issuer of the funds in the event of any discrepancies. The payoff amount does not include any applicable positive escrow balance. After the payoff funds have been applied and the account has been reconciled, any overpayment of funds will be returned to the issuer through regular mail within 20 business days of the date the funds are received. Escrow account overages will be disbursed within 20 business days. Please allow additional time for mailing. Please be aware that to the extent permitted by law, if the payoff funds received are less than the total amount necessary to pay the account in full, any escrow funds remaining after payment of insurance and taxes due may be applied to the mortgage at payoff. In the event of an underpayment of the required stated payoff funds, if the escrow funds are insufficient to pay the account in full, we will return the funds and continue to accrue interest on the loan.
- * Escrow disbursements will proceed until payoff funds are received. Issuing this payoff statement will not stop future escrow disbursements. Property taxes or insurance may be paid after this quote is issued. If such disbursements create escrow advances and change the amount due to satisfy the mortgage, this payoff quote will be deemed invalid.
A new payoff quote must be obtained to reflect the correct amount due and owing. Subsequent payoff quotes will reflect the full amount due and are subject to change as referenced above.

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- * Attorney fees and costs: Attorney fees and costs for work performed may be included in the Total Payoff Amount Due pursuant to the terms of the security instrument and as allowable under state law. The amounts included herein represent those attorney fees and costs for work completed and invoiced or for work completed or anticipated to be completed as of the Good Through Date or completion of payoff but not yet invoiced. If an attorney fee or cost will occur upon payoff, only the confirmed fee will be assessed in the amount of the actual cost and will be charged when the loan is paid in full and as allowed by applicable law.
- * Past due fees still apply. If the account is past due, collection expenses and legal fees may be accruing.
- * Per diem interest may change. If this is an adjustable rate mortgage, the per diem interest may change prior to payoff. The new per diem interest will be applicable for the payoff as well.
- * Mortgage insurance premium. If the account has mortgage insurance ("MIP"), the account holder may also be required to pay an additional month of MIP if the payment is received in the calendar month following the "Total Amount Due to Pay Loan in Full" date.
- * The security instrument (Deed of Trust or Mortgage) will be released after payoff. After receiving the entire payoff amount, we will execute a release and discharge of the Deed of Trust/Mortgage and, if necessary, will file a withdrawal in connection with any legal action that may have been taken with regards to this mortgage account.
- * Please verify the Social Security number on file for tax reporting. Please visit our website at www.MortgageQuestions.com to verify the Social Security number on file for the purposes of year-end tax reporting, if applicable.

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ADDITIONAL INFORMATION

Loan Number: [REDACTED] 9651

The payoff amount as of the date of the letter is \$103,944.71